

Fill in this information to identify the case:

Debtor 1 Pamela Wahlers  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Eastern District of Michigan  
(State)  
Case number 15-31665

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Ditech Financial LLC fka Green Tree Servicing LLC

Court claim no. (if known): 2

Last 4 digits of any number you use to  
identify the debtor's account:

9 5 1 8

Date of payment change:

Must be at least 21 days after date  
of this notice 8/1/2017

New total payment:

\$ 547.51

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$320.12

New escrow payment: \$ 339.34

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Pamela Wahlers

First Name

Middle Name

Last Name

Case number (if known) 15-31665

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x

/s/

Signature

Trott # 474405801

Date

6/27/17

Print:

Thomas Charles Smith P76786

First Name

Middle Name

Last Name

Title

Attorney for Ditech Financial LLC  
fka Green Tree Servicing LLC

Company

Trott Law, P.C.

Address

31440 Northwestern Hwy Ste. 200

Number

Street

Farmington Hills, MI 48334-5422

City

State

ZIP Code

Contact phone

248.642.2515

Email EasternECF@trottlaw.com



PO Box 6172  
Rapid City, SD 57709-6172

## Annual Escrow Account Disclosure Statement

Statement Date: 06/12/2017

Your Loan Account Number: [REDACTED]

### Questions?

View your detailed, up-to-date escrow transactions  
online at [myaccount.ditech.com](http://myaccount.ditech.com)

Call Customer Service at 1-800-643-9202

Mon. - Fri. 7 am to 8 pm CST

Sat. 7 am to 1 pm CST

JOHN S WAHLERS  
PAMELA L WAHLERS  
371 ERIC AVE  
JACKSONVILLE FL 32218-3873

## SECTION 1 WHY AM I RECEIVING THIS STATEMENT?

We review your escrow account every year to ensure it is properly funded, based on your upcoming taxes and/or insurance premiums. This statement provides details of any changes in your escrow account and resulting changes to your mortgage payment.

Our review shows your escrow account has a **shortage of \$261.79**. Once we pay your upcoming insurance and/or tax payments, your escrow account will fall below the required minimum balance. See Section 4 for details. Your monthly mortgage payment is also changing **August 01, 2017**. Your new payment amount depends on which option below you choose:

### OPTION 1: Pay Shortage Now

- Pay in full by check or money order by **Jul. 25, 2017**.
- Your new monthly mortgage payment will be \$525.69.

### OPTION 2: Spread Shortage Over 12 months

- Add \$21.82 per month for 12 months to mortgage payment.
- Your new monthly mortgage payment will be \$547.51.

## SECTION 2 WHY ARE MY PAYMENTS CHANGING?

Changes to monthly escrow amounts are common. They're often caused by a change in your taxes and/or insurance premiums. This table shows how your escrow and mortgage payments are changing.

	Current Payment	Changes	OPTION 1 New Payment	OPTION 2 New Payment
Due Date	03/01/2017		08/01/2017	08/01/2017
Principal and Interest	\$208.17		\$208.17	\$208.17
Escrow Payment	\$320.12	↓ \$2.60	\$317.52	\$317.52
Escrow Shortage				\$21.82
<b>TOTAL</b>	<b>\$528.29</b>	<b>↓ \$2.60</b>	<b>\$525.69</b>	<b>\$547.51</b>

We use anticipated payments from  
your escrow account to determine  
your monthly escrow payment:

Hazard Insurance	\$2,510.00
Combined Taxes	\$1,175.11
Mortgage Insurance	\$125.04
<b>TOTAL OUTGOING PAYMENTS</b>	<b>\$3,810.15</b>

$\div 12 \text{ months} = \$317.52 \text{ Monthly Escrow}$

## SECTION 3 WHAT DO I NEED TO DO?

### TO PAY YOUR SHORTAGE NOW

- Send a check or money order in the amount of \$261.79, payable to Ditech Financial LLC by **July 25, 2017**.
- Please write your Loan Account Number and "Escrow Shortage" on the check.
- Send the coupon at the bottom of this statement along with your check in the enclosed envelope.
- Unfortunately, you cannot make your escrow shortage payment online or over the phone.

### TO SPREAD YOUR SHORTAGE OUT

No action is needed to spread your shortage payments out. If we don't receive a shortage check or money order from you, we'll automatically add shortage payments of \$21.82 to your monthly payment.

### REMINDER

If you use automatic bill pay, please contact your bank to adjust your mortgage payment amount, due August 01, 2017.



Please detach this escrow shortage coupon, write your loan number and "Escrow Shortage" on a check or money order made payable to Ditech Financial LLC, and mail both in the enclosed envelope with the mailing address visible in the window.



### ESCROW SHORTAGE COUPON

This coupon and mailing address are for your escrow shortage payment only. **DO NOT** use for your regular monthly mortgage payment.

Escrow Shortage  
Amount Due and  
Enclosed:

**\$261.79**  
Due Date 07/25/2017

JOHN S WAHLERS  
PAMELA L WAHLERS  
371 ERIC AVE  
JACKSONVILLE FL 32218-3873

DITECH FINANCIAL LLC  
PO BOX 7153  
PASADENA, CA 91109-7153

#### SECTION 4 HOW IS MY ESCROW SHORTAGE CALCULATED?

Every year, we analyze what you'll need to pay in taxes and/or insurance premiums. We then calculate the amount you'll likely need in escrow to pay these bills. To determine if you have enough funds in your escrow account, we use the formula below. The pre-petition deficiency and shortage is the amount claimed on the bankruptcy proof of claim minus any funds paid. This amount is also considered when identifying any escrow shortage or surplus.

Lowest Projected Balance	- \$769.17 (in gray below)
- Minimum Escrow Balance	\$614.20 (in gray below)
+ Pre-Petition Deficiency and Shortage	\$1,121.58
<b>Shortage Amount</b>	<b>- \$261.79</b>

Your escrow account has a minimum balance, as allowed by federal laws, state laws, or your mortgage contract. Your minimum balance includes up to two months of escrow payments to cover increases to your property taxes and/or homeowners insurance. Your minimum escrow balance is \$614.20.

This table shows expected payments in and out of your account over the next 12 months:

Date	What We Expect You to Pay to Escrow	What We Expect to Pay Out	Payment Description	Expected Balance	Balance Needed in Your Account
<b>Beginning Balance</b>				-\$155.06	\$1,228.31
08/17	\$317.52	\$10.42	PMI	\$152.04	\$1,535.41
08/17	\$0.00	\$753.53	CITY/TOWN PA	-\$601.49	\$781.08
09/17	\$317.52	\$10.42	PMI	-\$294.39	\$1,086.98
10/17	\$317.52	\$10.42	PMI	\$12.71	\$1,396.08
11/17	\$317.52	\$10.42	PMI	\$319.81	\$1,703.18
12/17	\$317.52	\$10.42	PMI	\$626.91	\$2,010.28
12/17	\$0.00	\$421.58	CITY/TOWN PA	\$205.33	\$1,588.70
01/18	\$317.52	\$10.42	PMI	\$512.43	\$1,895.80
02/18	\$317.52	\$10.42	PMI	\$819.53	\$2,202.90
03/18	\$317.52	\$10.42	PMI	\$1,126.63	\$2,510.00
04/18	\$317.52	\$10.42	PMI	\$1,433.73	\$2,817.10
05/18	\$317.52	\$10.42	PMI	\$1,740.83	\$3,124.20
05/18	\$0.00	\$2,510.00	HAZARD INS	-\$769.17	\$614.20
06/18	\$317.52	\$10.42	PMI	-\$462.07	\$821.30
07/18	\$317.52	\$10.42	PMI	-\$154.97	\$1,228.40
<b>Ending Balance</b>				-\$154.97	\$1,228.40
<b>TOTAL</b>	<b>\$3,810.24</b>	<b>\$3,810.16</b>			

#### SECTION 5 WHAT HAPPENED SINCE MY LAST ESCROW REVIEW?

In this table, you can see payments you made into your escrow account and outgoing payments we made from your escrow account. If we projected to pay out a significantly different amount, you'll see the difference noted in gray. These differences may impact whether you have enough funds in your escrow account.

Date	What You Actually Paid to Escrow	What We Expected You to Pay to Escrow	What We Actually Paid Out	What We Expected to Pay Out	Payment Description	Actual Balance	Expected Balance from Last Review
<b>Beginning Balance</b>						-\$3,052.97	\$1,162.91
08/16		\$301.15	\$10.42	\$10.42	PMI	-\$3,063.39	\$1,453.64
08/16			\$753.53	\$757.75	CITY/TOWN PA	-\$3,816.92	\$685.89
09/16		\$301.15	\$10.42	\$10.42	PMI	-\$3,827.34	\$986.62
10/16		\$301.15	\$10.42	\$10.42	PMI	-\$3,837.76	\$1,277.35
11/16	\$2,570.58	\$301.15	\$10.42	\$10.42	PMI	-\$1,277.60	\$1,568.08
12/16	\$285.62	\$301.15	\$10.42	\$10.42	PMI	-\$1,002.40	\$1,858.61
12/16			\$421.58	\$426.00	CITY/TOWN PA	-\$1,423.88	\$1,432.81
01/17		\$301.15	\$10.42	\$10.42	PMI	-\$1,434.40	\$1,723.54
02/17	\$1,280.48	\$301.15	\$10.42	\$10.42	PMI	-\$164.34	\$2,014.27
03/17		\$301.15	\$10.42	\$10.42	PMI	-\$174.76	\$2,305.00
04/17	\$840.24	\$301.15	\$10.42	\$10.42	PMI	\$455.06	\$2,595.73
04/17			\$2,510.00		HAZARD INS	-\$2,054.94	\$2,595.73
05/17	\$320.12	\$301.15	\$10.42	\$10.42	PMI	-\$1,745.24	\$2,886.46
05/17				\$2,305.00	HAZARD INS	-\$1,745.24	\$581.46
06/17	\$1,280.48 E	\$301.15		\$10.42	PMI	-\$464.76	\$872.19
07/17	\$320.12 E	\$301.15	\$10.42 E	\$10.42	PMI	-\$155.06	\$1,162.92
<b>Ending Balance</b>						-\$155.06	\$1,162.92
<b>TOTAL</b>	<b>\$6,697.64</b>	<b>\$3,613.80</b>	<b>\$3,799.73</b>	<b>\$3,613.79</b>			

E = estimated future payment

#### SECTION 6 ADDITIONAL MESSAGES

To the extent that you currently are protected by the automatic stay or have received a discharge from personal liability under the Bankruptcy Code, this Annual Escrow Account Disclosure Statement is for informational and/or compliance purposes only and is not a demand for payment from you personally or an attempt to impose personal liability. However, we retain the ability to enforce our lien on the property securing our loan, subject to applicable provisions of the Bankruptcy Code and other applicable law.

# Delaware

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## *The First State*

I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF MERGER, WHICH MERGES:


"DITECH MORTGAGE CORP", A CALIFORNIA CORPORATION,

"DT HOLDINGS LLC", A DELAWARE LIMITED LIABILITY COMPANY,

WITH AND INTO "GREEN TREE SERVICING LLC" UNDER THE NAME OF "GREEN TREE SERVICING LLC", A LIMITED LIABILITY COMPANY ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE, AS RECEIVED AND FILED IN THIS OFFICE THE THIRTEENTH DAY OF AUGUST, A.D. 2015, AT 1:35 O'CLOCK P.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE EFFECTIVE DATE OF THE AFORESAID CERTIFICATE OF MERGER IS THE THIRTY-FIRST DAY OF AUGUST, A.D. 2015, AT 12:05 O'CLOCK A.M.



  
Jeffrey W. Bullock, Secretary of State  
AUTHENTICATION: 

DATE: 08-13-15

## STATE OF DELAWARE CERTIFICATE OF MERGER

Pursuant to Title 6, Section 18-209 of the Delaware Limited Liability Company Act, the undersigned hereby executes the following Certificate of Merger:

**FIRST:** The surviving limited liability company is Green Tree Servicing LLC, a Delaware limited liability company, and the corporation and limited liability company being merged into this surviving limited liability company are:

DT Holdings LLC, a Delaware limited liability company, and  
Ditech Mortgage Corp, a California corporation.

**SECOND:** The Agreement and Plan of Merger has been approved, adopted, certified, executed and acknowledged by each of the constituent corporations and limited liability companies pursuant to Title 6, Section 18-209 of the Delaware Limited Liability Company Act.

**THIRD:** The name of the surviving limited liability company is hereby amended to Ditech Financial LLC, a Delaware limited liability company (as such surviving entity, the "Surviving Limited Liability Company").

**FOURTH:** The mergers are to become effective as of 12:05 AM EDT on August 31, 2015.

**FIFTH:** The Agreement and Plan of Merger is on file at 3000 Bayport Drive, Suite 880, Tampa, FL 33607, the principal place of business of the Surviving Limited Liability Company.

**SIXTH:** A copy of the Agreement and Plan of Merger will be furnished by the Surviving Limited Liability Company on request, without cost, to any stockholder or member of the constituent corporations or limited liability companies, as applicable.

[The remainder of page intentionally left blank.]

IN WITNESS WHEREOF, said Surviving Limited Liability Company has caused this certificate to be signed by an authorized officer, the 4<sup>th</sup> day of August, 2015.

GREEN TREE SERVICING LLC

By: Wanda Lamb-Lindow

Name: Wanda Lamb-Lindow

Title: Assistant Secretary

[Certificate of Merger]